



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
U.S. Bank National Association, as Trustee relating to
Chevy Chase Funding LLC Mortgage Backed
Certificates Series 2006-2

In Re:
Charles A. Smith, April M. Smith
Debtors.

Order Filed on March 16, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-26928 CMG

Adv. No.:

Hearing Date: 3/7/18 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 16, 2018

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Charles A. Smith, April M. Smith

Case No: 16-26928 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 79 McDonald Street, Wahsington, NJ, 07882, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joan Sirkis Warren, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 27, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through February 2018 with \$890.80 in suspense for a total post-petition default of \$10,025.52 (4 @ \$2,729.08 less suspense of \$890.80); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$10,025.52 directly to Secured Creditor no later than March 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2018, directly to Secured Creditor Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Charles A Smith
 April M Smith
 Debtors

Case No. 16-26928-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db/jdb +Charles A Smith, April M Smith, 79 McDonald Street, Washington, NJ 07882-1230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank N.A., as Trustee for Bear Stearns Asset Backed Securities, Series 2007-2 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing as Servicer for U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Joan Sirkis Warren on behalf of Joint Debtor April M Smith joan@joanlaverylaw.com

Joan Sirkis Warren on behalf of Debtor Charles A Smith joan@joanlaverylaw.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 rsolarz@kmllawgroup.com

TOTAL: 9